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Cont. the card is entirely autonomous with respect to any interaction
with an existing bank or credit account.--

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REMARKS

Claims 1 and 2 are present in the application.

Claim 1 is rejected as being anticipated by HARA
4,797,542. This rejection is respectfully traversed.

Claim 1 of the present application recites that a
transaction card representing a certain monetary purchasing value
which can be exchanged for an optional product or service
comprises an integrated circuit having a memory to store the
monetary value in the memory and that an amount due for an event
is deductible electronically from the monetary value by means of
the integrated circuit and that the card is entirely autonomous
with respect to any interaction with an existing bank or credit
account.

By way of example, page 6, lines 15-21 of the present
application discloses that a monetary value that is coded onto
the card is debited from the transaction card by a booking
agency. Accordingly, the card is autonomous and the amount
debited from the transaction card is credited to the booking
agency without requiring the intermediate services of a remote
banking system.

HARA at column 9, line 31 through column 10, line 59,
for example, discloses a card-like electronic apparatus that has

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a switch that allows a user to select from different applications such as a credit application, a banking application and a reservation application.

In the credit mode, a history of the transaction is transferred to the card apparatus and stored in a credit memory area. A history of the operation is also performed when the card apparatus is used for banking and reservations. For example, when the card is selected for banking, a history of bank account deposits or withdrawals are stored in the banking memory area. Accordingly, a history of the transaction is recorded. There is no actual exchange of monetary purchasing value.

When the card of HARA is used for a reservation, reservation data are stored in the reservation memory area. Again a history of the reservation transaction is recorded. There is no amount deducted from the card itself as a charge for making the reservation.

Accordingly, for each of the transactions performed by the card of HARA, the history of the transaction is stored in the memory device. The card of HARA acts as an electronic receipt for storing data. The actual monetary transaction does not occur at the card. The card of HARA is not entirely autonomous with respect to any interaction with an existing bank or credit account as recited in claim 1 of the present application.

The credit transaction and/or the banking transaction wherein actual monetary values are exchanged are performed at a

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remote site.   The memory areas merely store that a transaction has occurred and what took place during that transaction.   The transaction is executed upon the verification of a compared personal identification number.   Therefore, the card of HARA allows a transaction to occur at a remote location and records the data of such remote transaction.   There is no teaching or suggestion that the card of HARA represents a certain monetary purchasing value that can be exchanged for an optional product or service and that the monetary value is stored in the memory so that an amount due for an event is deductible electronically from the monetary value by means of an integrated circuit and that the card is entirely autonomous with respect to any interaction with an existing bank or credit account as recited in claim 1 of the present application.

By way of further explanation, the transaction card of the present application contains a programmed monetary value. Accordingly, the card is entirely autonomous, that is it can be used without any interaction with an existing bank or credit card account of a user.   The value on the card is directly transferred to a credit account of the vendor.   This allows the card to be immediately transferable and allows for a swift transaction without verification from a remote bank or credit card system.

In contrast, the card of HARA is not autonomous.   The card of HARA merely records a transaction.   The transaction itself is performed at a remote location.   Accordingly, the card

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of HARA acts as an electronic receipt as disclosed at column 10, lines 50-55 of HARA, for example. The card of HARA provides a history of the use of the card for each application, including the amount of money used for credit buying, bank account balance and the details of a reservation. HARA does not disclose a monetary value stored in the memory of the transaction card as recited in claim 1 of the present application. In addition, HARA does not disclose that a certain monetary purchasing value can be exchanged for an optional product or service in a way compatible with an existing electronic payment system as further recited in claim 1 of the present application. HARA merely records the amount previously exchanged for a purchased product.

Claim 2 is rejected as being unpatentable over HARA in view of CLAUS 5,461,217. This rejection is respectfully traversed.

CLAUS is only cited for the teaching of a second card-shaped body with an electronic memory in which a certain monetary value is loaded in order to debit the value concerned. CLAUS does not teach or suggest what is recited in claim 1. As set forth above, HARA does not teach or suggest what is recited in claim 1. Since claim 2 depends from claim 1 and further defines the invention, the combination of references would not render obvious claim 2.

In view of the present amendment and the foregoing remarks, it is believed that the present application has been
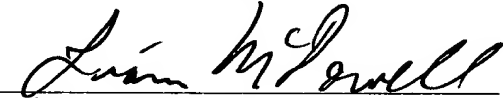
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placed in condition for allowance. Reconsideration and allowance

are respectfully requested.

Attached hereto is a marked-up version of the changes

made to the claims. The attached page is captioned "VERSION WITH

MARKINGS TO SHOW CHANGES MADE."

Respectfully submitted,

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By _____

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS:

Claim 1 has been amended as follows:

--1. (twice amended) Transaction card representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising a card-shaped body with an integrated circuit having a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned monetary value in the memory, in a way compatible with an existing electronic payment system wherein the product or service comprises a reservation for an event, in that an amount due for said event is deductible electronically from said monetary value by means of said integrated circuit and in that reservation information [may be loaded] is loadable in said memory, wherein the card is entirely autonomous with respect to any interaction with an existing bank or credit account.--

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